

IN THE SPECIFICATION

Please amend the paragraph beginning on page 8, line 8, as follows:

Turning now to the figures, the overall configuration of the invention and its components are shown in FIG. 1. Essentially a Data Processing Center (DPC) 1 is connected to various terminals 2 through various types of communication means 3. The DPC is also connected and communicates with independent computer networks 4. The DPC contains several databases and software execution modules as shown in FIG. 2. In a preferred embodiment of the invention, the databases are backed up or "mirrored" in distinct physical locations for safety reasons. The Firewall Machine 5 is responsible for prevention of electronic intrusion of the system while the Gateway Machine 6 is responsible for routing all requests from the user, including adding, deleting and otherwise modifying all databases.

Please amend the Abstract as follows:

The present invention shows a method and a device system for tokenless authorization of commercial transactions between a user and a seller using a computer system, the method comprising the steps of: a user registration step, wherein the The user registers with the computer system at least one registration biometric sample, and at least one user financial account. In a seller registration step, the The seller registers with the computer system at least one seller financial account. In a proposal step, the The seller offers a proposed commercial transaction to the user, the proposed commercial transaction comprising which includes price information. In an acceptance step, the The user signals acceptance of accepts the seller's proposed commercial transaction by adding to the proposed commercial transaction the user's personal authentication information comprising at least one bid biometric sample, wherein the bid biometric sample is obtained from the user's person. In a transmission step, the The bid biometric sample is forwarded to the computer system. In a user identification step, the The computer system compares the bid biometric sample with registration biometric samples for producing either a successful or failed identification of the user. In a payment step, upon Upon determination of sufficient resources successful match, a financial account of the user is debited and a financial account of the seller is credited, wherein a commercial transaction is conducted without the user having to use any portable man-made memory devices such as smartcards or swipe cards.